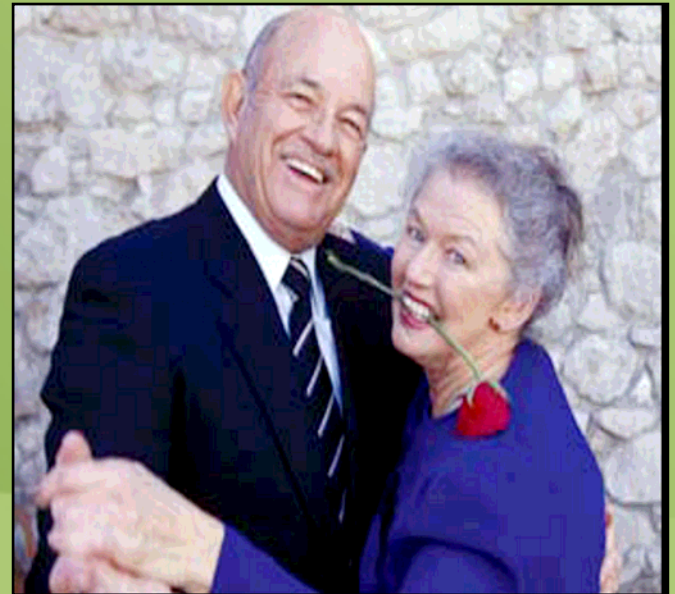


Los Alamos National Security 2008 Open Enrollment

Your Anthem Blue
Cross Benefit
Highlights for 2008



Anthem National Accounts

2008 Open Enrollment Highlights

Your 2008 Benefits

- Good News- No Benefit Changes for both Actives & Retiree's for the upcoming 2008 plan year!
- Your Blue Cross Blue Shield Provider Network will also remain the same. Verify with your Doctor they still accept Medicare or are Blue Cross Blue Shield providers. This will insure your benefits will continue at the highest level.
- Your pharmacy benefits will also remain the same.



Core New Mexico Plan **Retirees** with Medicare Part A and or Part B

	<u>Network</u>	<u>Out-of-Network</u>
Deductible	\$200	\$200
OOP Maximum	\$1,260	\$1,260
Office Visit	20%	20%
Hospital Inpatient	20%	20%
Outpatient Surgery	20%	20%
Allergy	20%	20%
X-Ray/Lab	20%	20%
Home Health	20%	20%
Durable Medical	20%	20%
Chiropractic	20%	20%
Acupuncture	20%	20%

Prescription Drug Benefit

Retail	30 day supply	\$15/\$30/\$45
Mail Order	90 day supply	\$30/\$60/\$90

Annual Pharmacy Out-of-pocket - \$1,000/member/year
(only generic and brand formulary medications apply)



LANs Core Active Benefits

No Benefit Changes for Active Employees

Deductible \$3,000/member

OOP Maximum \$7,600/member

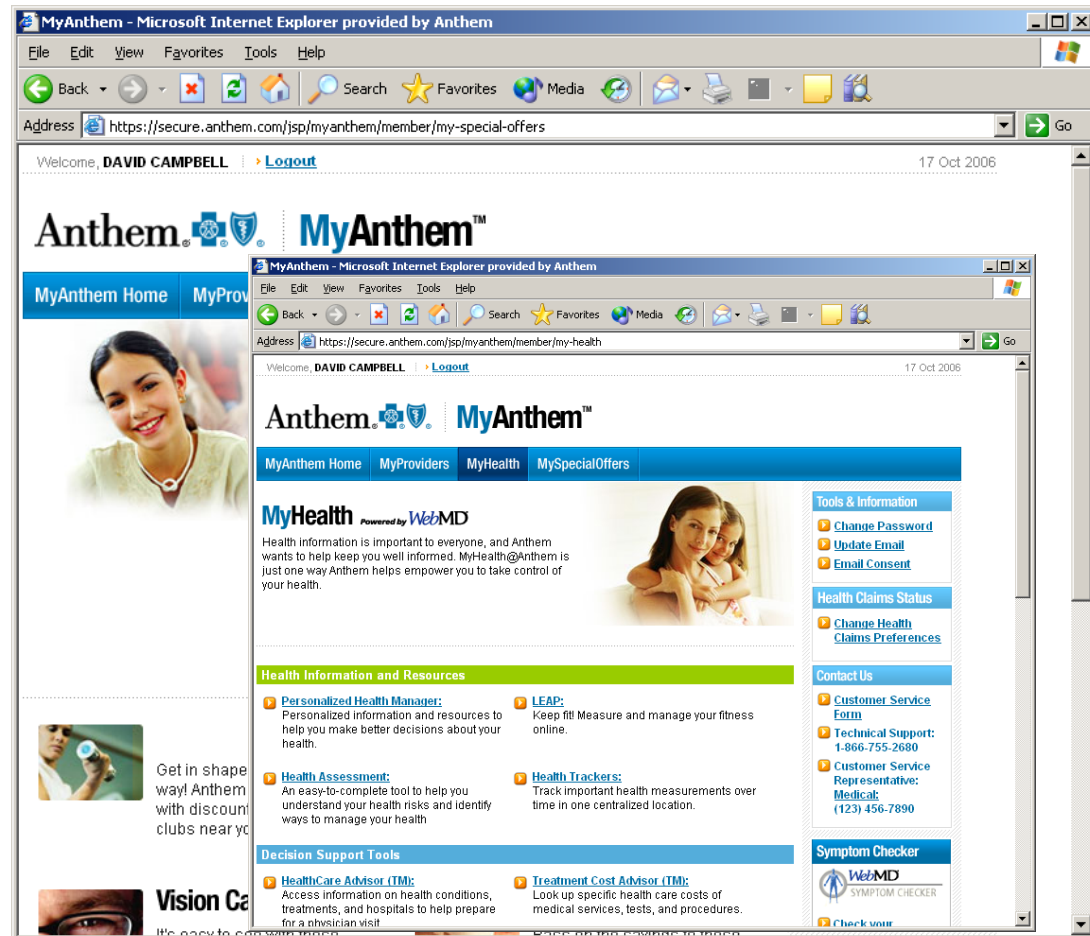
	Network	Out-of-Network
Office Visit	20%	20%
Hospital Inp.	20%	20%
Outpatient Surg.	20%	20%
X-Ray/Lab	20%	20%
Home Health	20%	20%
DME/Prosthetics	20%	20%
Chiropractic	20%	20%
Acupuncture	20%	20%

Prescription Drug Benefits are covered under Major Medical, subject to the \$3000 deductible before benefits apply.



Website Tools- Take Charge of Your Health

- There are many tools available to assist you TAKE CHARGE of your health.
- These beneficial tools provide you with resources including
- **Health Risk Assessment**
- **Personal Health Records**
- **Web MD**
- There's even more to check out, just log on to the LANS custom website.



Your Custom Website: www.bluecrossca.com/lans

Anthem Blue Cross Web Resources:

- Programs directory to help members locate health and wellness classes
- Health articles on a broad array of topics
- Physician and Hospital Cost and Comparison tools
- Prescription cost and alternative medication comparison
- Decision guide capability integrating plan options and providing out of pocket cost estimation
- Physician and Hospital quality tools
- Health Information resources
- Personal risk assessment tool
- Personal health historical tool (PHR)

MemberAccess
Welcome Lisa Robinson, You have 2 new claims since last login. My Profile Contact Us Help Logout

Overview My Plans My Claims Provider Finder My Funds Prescriptions Health & Wellness Resources

Things You Can Do

- Find a Provider: Doctors, Dentists, Hospitals, Pharmacies, more...
- Request ID Card
- Print Temporary Card
- Change Your Primary Care Physician
- View Benefits: Medical, Dental, Vision, Pharmacy
- Download Forms: Claims, Appeals, Grievances, more...
- Manage Your Account: Change Password, Edit your Profile, more...

Tools & Information

- Subino's Healthcare Advisor™
- Healthy Living Healthy Extensions

MemberAccess Overview

In-Network Benefits

Office Visit:	\$10
Specialist:	\$20
Urgent Care:	\$35
Emergency Room:	\$75
Rx Generic:	\$5
Rx Brand Name:	\$10

For more information, [View My Plans](#)

Claims Summary | Most Recent Claims

Name	Service Date	Provider Name	Plan Type	Status	Total Charges	My Portion
Lisa Robinson	3/25/05	ABC Assoc.	Medical	Pending	\$365.44	\$36.99
John Robinson	1/21/05	ABC Assoc.	Medical	Pending	\$365.44	\$36.99

BlueCross of California Home

Member Home Health Information Plans & Benefits Member Services Communications

Login
Access your member information using Member Services.
[Login](#)

Healthy Living
Powered by WebMD
Enjoy health care resources, special discounts and a wealth of health information designed to make health maintenance easier.
[Learn More](#)

Find A Doctor
Need to find a Doctor or Hospital? Check the Online Provider Directory.
[Find a Doctor](#)

Member Home
We're proud to introduce our redesigned, benefits management Web site for Blue Cross of California members. Within this Web site, you can:

- Get a quote for health care coverage
- Enroll in a Blue Cross of California health plan
- Access Member Services
- Download Blue Cross publications like Today's Health & Wellness magazine, Women's Health e-Newsletter and others
- Check out our Health Improvement Programs
- Benefit from online Preventive care Guidelines, Living Healthy articles and additional

State Sponsored Plans
For those seeking information on state programs offered through Blue Cross of California, including Medi-Cal, Healthy Families, MRMP, AIM and CMSP

Standout Features

PlanFinder – Plan Selection Wizard
This multi-screen tool will lead you to the health care plans for medical, dental, and/or term life coverage that best meet your needs. The process will enable you to express your preference for the health care plan features and indicate the trade-offs you would be willing to make among plan features.

ProviderFinder
ProviderFinder is your online resource for finding doctors, hospitals and other health professionals that participate in your Blue Cross plan. Follow the step-by-step instructions to find providers that match your custom search criteria.
[Find a Provider](#)



360°Health Program

- Blue Cross HMC Programs offer a fresh approach to helping you manage your condition through personal education and support.
- A registered nurse Health Coach will work with you and suggest strategies for improving your health with the support of a larger team of Health Coaches.
- Health Coaching addresses your total health, not just your condition.
- Together, we can find solutions that may improve your overall health and most of all, quality of life.

To Enroll

Call your the customer service number on the back of your ID card to learn more about these programs or by visiting:

www.bluecrossca.com/lans



Nurse Line –Peace of Mind 24/7

- Health concerns don't follow a 9 to 5 weekday schedule. Sometimes you need answers to your health questions right away— and that can be the middle of the night or while you're away on vacation.
- That's why the 24/7 NurseLine is there for you and your family 24 hours a day, seven days a week.
- You can call the 24/7 NurseLine any time to speak with a registered nurse who is trained to help you make more informed decisions about your health situation.
- 24/7 Nurse Line is on the back of your Anthem Blue Cross I.D. Card

1-866-406-0983



Next Steps

You do not have to do anything

- You & your dependants will receive new ID cards for the upcoming 2008 plan year with our new Anthem Blue Cross Blue Shield logo. There is no change to your benefits, member ID or Group number.
- Make sure that you provide Hewitt with your new address to insure you receive it by January 1st.
- Provide your Doctor with your new card at your first visit in order for claims to be submitted on a timely and accurate basis
- Your toll-free Customer Service number is printed on your ID card for future reference.

